








# EXHIBIT D

# Glossary of Terms

Term		Definition
Cardholder		The person who has been issued the credit card
Merchant		The entity where shopping occurs
Issuer		The bank that issues the card to the Cardholder
Acquirer		The entity that purchases the transaction from the merchant
Issuer Processor		The entity that processes the transaction for the issuer
Acquirer Processor		The entity that processes the transaction for the acquirer
VisaNet		Visa's computerized switch